

BOWIE, MD - Congressman Steny H. Hoyer (D-Md.) held a roundtable discussion at Bowie State University, speaking to students on how [health insurance](#) and [student lending reform](#)

will affect the lives of young Americans. On the heels of the passage and enactment of these important initiatives, Rep. Hoyer's roundtable included questions from the students and a discussion of "what's in it for them" in the new laws.

"By making health insurance and higher education more affordable and accessible, the new health reform and student aid laws will open up new doors of opportunity for students and young people," **stated Rep. Hoyer.** "Under health reform, young adults will no longer be stuck without health insurance, but will now have options - whether they are in school, just starting out in life or don't get health care through their employer. And with the new student aid law, higher education will also be more affordable through expanded grant opportunities and more cost-efficient student loans."

Under the new health reforms enacted last week, young Americans would be able to find health coverage on their parents' plans up to their 26th birthdays, a benefit that takes effect in six months. This is a particularly critical provision for those who are just starting out in life or don't have employer-sponsored insurance (A recent survey found that only 53% of young adults age 19-29 are offered health insurance through their employer). The health reform bill also includes funds for training and loan repayment for students who enter health care professions, as well as an end to discrimination against Americans with pre-existing conditions, beginning in six months with a temporary national high-risk pool for people who have been denied coverage.

[Click here for more information on the benefits of health reform for young Americans.](#)

Rep. Hoyer also highlighted the new student lending reforms in the Student Aid and Fiscal Responsibility Act that will make it more affordable for Maryland students to achieve their goal of higher education. The lending reform legislation, signed by President Obama today, invests \$36 billion in the Pell Grant program, increasing the maximum Pell Grant to \$5,550 this year and \$5,975 by 2017. The reforms also expand grant opportunities in the College Access Challenge Grant program and will strengthen investments in Historically Black Colleges and Universities. These investments are fully paid for through a conversion of the federal student loan system to a Direct Loan program, rather than paying banks to loan out the government's money to students, saving \$61 billion over the next 10 years.

Click here for [more on how the law will benefit students](#) and for the [specific impact on](#)

[Maryland's 5
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